

HOMEBUYING INFORMATION SEMINAR

Helping you understand the "mortgage language"

Tuesday, FEB 21 4:00 p.m. – 5:00 p.m. IGC-South, Conference Room 21 Indpls.

Thursday, FEB 23 4:00 p.m. – 5:00 p.m. IGC-South, Conference Room 21 Indpls.

Here's an opportunity to obtain answers to your many questions regarding home financing. Whether you are a first time buyer, moving up, or refinancing for any reason, this seminar will provide information you need to move forward.

Some of the topics that will be covered by Kevin Fleck from CTX Mortgage (16 years of experience) include:

- Credit Qualifying - Translating your credit scores
- Market Conditions
- Pre-Approval vs. Pre- Qualified
- Closing Costs - What's typical?
- FHA/VA./Conventional Loans – IHFA

Homeownership is at an all time high nationwide. Many are discovering that current loan programs allow renters to become homeowners!!!

Join us to discover your buying power and how to use it wisely!

If you are interested in learning more about the topics discussed above, you should attend one of the Homebuying Information Seminars, which are being held on February 21 and 23 **in Conference Room 21** (IGC-South, Indianapolis).

You may register by contacting Diana Smith at (317) 233-3777 or dismith@spd.IN.gov no later than Friday, February 17, 2006.

PLEASE NOTE: This seminar has been scheduled after work so that employees may attend on their own time. If you are regularly scheduled to work during these times, it is your responsibility to adjust your schedule or use paid time off (with approval from your supervisor) in order to attend.